

Information to identify the case:

Debtor 1	Bridgette Kay Law	Social Security number or ITIN	xxx-xx-8905
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 5/14/19
Case number: 19-21957-JAD		Date case converted to chapter	7 10/17/19

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bridgette Kay Law	
2. All other names used in the last 8 years		
3. Address	83 A Circle Road Daisytown, PA 15427	
4. Debtor's attorney Name and address	David A. Rice Rice & Associates Law Firm 15 West Beau Street Washington, PA 15301	Contact phone 724-225-7270 Email: ricelaw1@verizon.net
5. Bankruptcy trustee Name and address	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Contact phone 412-341-4323 Email: pwilson@pjwlaw.net

For more information, see page 2 >

Debtor **Bridgette Kay Law**

Case number **19-21957-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/17/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Room 103, 100 W. Beau Street, Washington, PA 15301
8. Presumption of abuse		
The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/17/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/26/19 Deadline for governmental units to file a proof of claim: Filing deadline: 11/12/19 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bridgette Kay Law
 Debtor

Case No. 19-21957-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309B

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 Total Noticed: 42

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db Bridgette Kay Law, 83 A Circle Road, Daisytown, PA 15427
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Scott R. Lowden, Nicotero & Lowden PC, 3948 Monroeville Blvd., Suite 2,
 Monroeville, PA 15146-2437
 15051856 +Collection Service / Wash Radiology, Attn: Bankruptcy, Po Box 560,
 New Kensington, PA 15068-0560
 15051859 +Credit Collections / SW Gastrointestinal, Attn: Bankruptcy, 16 Distributor Drive Ste 1,
 Morgantown, WV 26501-7209
 15051861 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15051862 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 15051863 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15051864 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 15076617 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 15051867 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15051868 +Portfolio Recovery / Comenity Bank, Po Box 41021, Norfolk, VA 23541-1021
 15092587 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 15088265 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 15051873 +Vito Dentino Agency LLC, 321 Third Street, California, PA 15419-1133
 15077874 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ricelawl@verizon.net Oct 18 2019 03:22:10 David A. Rice,
 Rice & Associates Law Firm, 15 West Beau Street, Washington, PA 15301
 tr +EDI: QPJWILSON.COM Oct 18 2019 06:53:00 Pamela J. Wilson, 810 Vermont Avenue,
 Pittsburgh, PA 15234-1222
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2019 03:22:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 18 2019 03:22:46
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Oct 18 2019 06:53:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr +EDI: PRA.COM Oct 18 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15088504 EDI: CRFRSTNA.COM Oct 18 2019 06:53:00 CREDIT FIRST NA, PO BOX 818011,
 CLEVELAND, OH 44181-8011
 15051855 +EDI: CAPITALONE.COM Oct 18 2019 06:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15060236 EDI: CAPITALONE.COM Oct 18 2019 06:53:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15051857 +EDI: WFNNB.COM Oct 18 2019 06:53:00 Comenity Bank/Peebles, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 15051858 +EDI: WFNNB.COM Oct 18 2019 06:53:00 Comenity Bank/Torrid, Po Box 659728,
 San Antonio, TX 78265-9728
 15051860 +EDI: CRFRSTNA.COM Oct 18 2019 06:53:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 15091940 EDI: Q3G.COM Oct 18 2019 06:53:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 15057319 EDI: AGFINANCE.COM Oct 18 2019 06:53:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 15051865 +EDI: AGFINANCE.COM Oct 18 2019 06:53:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 15087791 EDI: PRA.COM Oct 18 2019 06:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 15091833 EDI: PRA.COM Oct 18 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 15051866 +EDI: RMSC.COM Oct 18 2019 06:53:00 Paypal Credit, P.O. Box 5138,
 Lutherville Timonium, MD 21094-5138
 15087556 EDI: Q3G.COM Oct 18 2019 06:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 15052526 +EDI: RMSC.COM Oct 18 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15089539 +EDI: RMSC.COM Oct 18 2019 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 15051869 +EDI: RMSC.COM Oct 18 2019 06:53:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15051870 +EDI: RMSC.COM Oct 18 2019 06:53:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15051871 +EDI: WTRNBANK.COM Oct 18 2019 06:53:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475

District/off: 0315-2

User: lfin
Form ID: 309B

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Total Noticed: 42

Date Rcvd: Oct 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15051872 +EDI: ECMC.COM Oct 18 2019 06:53:00 U.S. Department of Education, Ecmc/Bankruptcy,
Po Box 16408, Saint Paul, MN 55116-0408
15051874 +EDI: WFFC.COM Oct 18 2019 06:53:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

David A. Rice on behalf of Debtor Bridgette Kay Law ricelaw1@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Bridgette Kay Law niclowlgl@comcast.net

TOTAL: 6